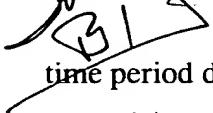## WHAT IS CLAIMED IS:

1. A method of approving a money limit of check cashing for a time period during which a check writer may cash checks up to the limit, the method comprising:

storing historical check writing information for a plurality of check writers;

receiving identification information to access respective check writing information of the check writer;

processing the respective check writing information to determine a score for the check writer presenting a check based on the respective check writing information;

classifying the check writer in a pre-determined category based on the score; and

determining the limit over the time period during which the check writer may cash checks up to the limit based on the category in which the check writer is classified.

2. The method of claim 1 further comprising:

declining the approval of the check writer to cash checks for the time period if the check writer is classified in one category; and

approving the check writer to cash checks for the limit over the time period if the check writer is classified in another category.

3. The method of claim 1 wherein processing comprises:

representing the respective check writing information within a plurality of numeric parameters;

incorporating each of the parameters within at least one calculation to determine a subscore for each of the parameters, the subscore being indicative of collectibility of the check writer; and

adding the subscores to determine the score.

1   4.   The method of claim 1 wherein the category in which the check

2   writer is classified is a range within a plurality of set ranges of scores.

1   5.   The method of claim 1 further comprising:

2   storing the determined limit and a remaining limit for the time period,

3   the remaining limit being equal to the determined limit minus the amount of cashed

4   checks by the check writer during the time period;

5   determining whether the check writer has any outstanding returned

6   checks;

7   declining the check writer, if the check writer has any outstanding

8   returned checks; and

9   determining whether the received identification information is within

10   the predetermined time during which the remaining limit is stored, if the check writer

11   has no outstanding returned checks.

1   6.   The method of claim 5 further comprising:

2   receiving a transaction amount, if the received identification

3   information is within the predetermined time, the transaction amount being an

4   amount for check cashing;

5   comparing the transaction amount with the remaining limit;

6   determining whether the remaining limit is zero, if the transaction

7   amount is greater than the remaining limit;

8   declining the check writer, if the remaining limit is zero; and

9   approving the check writer with the remaining limit, if the remaining

10   limit is not zero or if the transaction amount is less than or equal to the remaining

11   limit.

1   7.   A system for approving a limit of check cashing for a time

2   period during which a check writer may cash checks up to the limit, the system

3   comprising:

4   a first mechanism for storing historical check writing information of

5   the check writer;

6   a second mechanism for receiving identification information to access

7   respective check writing information of the check writer;

8   a third mechanism for processing the information to determine a score

9   of the check writer based on the information;

10   a fourth mechanism for classifying the check writer in a pre-

11   determined category based on the score;

12   a fifth mechanism for determining the limit over the time period

13   during which the check writer may cash checks up to the limit based on the category

14   in which the check writer is classified;

15   a sixth mechanism for declining the check writer of check cashing for

16   the time period, if the limit is zero; and

17   a seventh mechanism for approving the check writer of check cashing

18   for the limit over the time period, if the limit is greater than zero.